

Successful twice...and only 35!



Charles Kilty is successful twice at the age of 35! After fifteen years with an internationally known company, he gave up a regional managership to go in his own business.

Charles Kilty had a problem. At 35 he had 15 years service with the General Electric Company and had risen to a position and salary that would satisfy most other men.

But, in his own words, "I was dissatisfied. I had risen to manager of a regional accounting office, but was making only \$8500.00 a year. This paid the expenses but did not provide the extras that I wanted for my family. At the same time, I was constantly given more and more responsibility without a corresponding increase in salary. This diverted more of my time and energy from my family that I could not make up to them in any practical way. Looking years ahead, I could see myself making \$15,000.00 or \$16,000.00 a year tops, but I wanted more time and more money now when it would help my

family the most. I knew I had to find a business of my own, but the risk of giving up 15 years with an international company plus an above average paycheck that was real steady seemed insurmountable. I had a problem that seemed to have no solution."

Seeks His Own Business

In casting about for a solution to his problem, Mr. Kilty investigated many business and franchise opportunities. One of them was U.S. Mercantile Systems, Inc. in Boston, the nation's largest consumer credit organization.

Program Solves Problem

In discussing his problem with them, a program was suggested that would allow him to keep his job until his business made it financially possible for him to cut himself free from his "security."

Kilty continues, "Our town is a small town and I was not at all sure it had the potential to support a credit service, and even if it had the potential, I doubted I could establish the business without personal selling. I had only weekends and evenings available. That is, I'd have to depend on U.S.M.S.' direct mail program to succeed. My wife, Peggy, and I talked it over before we decided we'd have to try it if we ever hoped to break out of the rut I was in."

Starts At Home

Charles Kilty made his move about eight months ago. He started from his home and faithfully followed the direct-mail program organized for him by U.S. Mercantile Systems.

No, there wasn't an avalanche of business, but there was steady growth, almost from the first week. In fact, it wasn't long before he moved his

business from his home to a neat, modern office downtown. From that point on, he was really in business for himself!

"Small Towns Are Not So Small"

He found his *small* town did have a good potential and no one offered any real competition.

He found he was enjoying what he was doing, as it was a "people" business and he always did like working with and supervising people.

He found his clients respected him as a professional in his field, for he was giving them a vital service.

About 8 months later, the day came when his decision was no longer a problem. He had the solution and he resigned from the security, the steady paycheck and the 15 years investment of his job.

It had been a good job and he had achieved a degree of success at 35 that only a minority of men reach during their lifetime.

But he had also achieved a second success in his own business in only 8 short months. And this success was even more gratifying.

Full Time For A Big Future

As he remarked when he was leaving his job to go full time and full speed with his credit business, "I guess having 'cold feet' is normal when you're thinking of leaving a good job. But I'm sure sorry that I didn't start full time from the beginning with U. S. Mercantile. I should have known that if I could do well with a responsible job, I could do at least as well in my own business with the help of a franchise company like U. S. Mercantile behind me. Now, for the first time, my future is under my personal control, and with continued help and advice, I'll do better faster than I could on any job."